

# ***EXHIBIT 9***



Legal Insurance

Sent via email to willmcnae@gmail.com

November 21, 2023

William and Rhonda McNae  
504 11<sup>th</sup> Place  
Kirkland, WA 98033

ARAG®  
500 Grand Avenue, Suite 100  
Des Moines, IA 50309  
800-888-4184  
515-246-8710 fax  
ARAGlegal.com

**RE: ARAG Case No. 3107432 – Defense of Civil Damage – Rhonda McNae**  
**ARAG Case No. 3266236 – Defense of Civil Damage – William McNae**  
**Member ID # 177202672170**

Dear William and Rhonda McNae:

With respect to the civil lawsuit *Michael J. Fitzgerald and Yaleny De Varona v. Rhonda McNae and William McNae, In The United States District Court Southern District of Florida, Miami Division, Case No. 1:22-cv-22171-JEM*, ARAG is in receipt of your emailed appeals requests. To reiterate, effective December 1, 2023, ARAG will no longer cover either of your Non-Network attorney fees for services being rendered in this lawsuit. For purposes of clarity, Brodsky Fotiu-Wojtowski, PLLC and Colson Hicks and Eidson, P.A. law firms are Non-Network Attorneys.

ARAG is not restricting you from continuing to use the services of these law firms. However, as they are not Network Attorneys, if you elect to use a Non-Network attorney, you are eligible to use your plan's Indemnity benefit which will provide partial reimbursement of legal expenses paid by you up to the amount stated in the certificate of insurance. The certificate of insurance language is as follows:

	<b>Network Attorney</b>	<b><u>Non-Network Attorney</u> (Indemnity Benefit)</b>
<b>Defense of Civil Damage Claims</b>		
<b>Legal services</b> for an <b>insured</b> in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle, claims which are covered by other insurance, or claims related to a felony charge.	PAID IN FULL	\$800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$100,000***

\***Non-Network Attorney Indemnity Benefits** are up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$300 per ½ day of **Trial** time) up to the stated amount

**\*\*\*Trial Indemnity Benefits** are (\$400 per ½ day of **Trial** time) up to the stated amount.

If you are able to locate a Network Attorney who will accept your case, then your plan covers your Network Attorney fees as a paid in full benefit pursuant to the terms of your legal plan, with any expenses incurred being your responsibility. Again, ARAG will not be assisting you in locating an attorney to handle this matter on your behalf.

Sincerely,

ARAG Legal Department